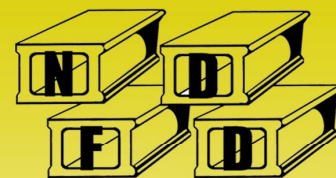


National Development Foundation of Dominica Ltd
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Building Dominica

NEWSLETTER
VOL. 4

**Agro-processing:
A sustainable
livelihood**

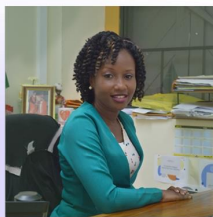


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Allorzee
ChocoDominique™
Instant Dominican Cocoa Powder





By: Naomi A. Romain
Member - Newsletter Committee

2 AGRO PROCESSING: OUR PAVEMENT TO FOOD SECURITY AND ECONOMIC GROWTH

"An agro processing industry refers to the subset of manufacturing that processes raw materials and intermediate products derived from the agricultural sector." (Food and Agriculture Organization)

Dominica and its rich natural endowments that Yahweh has blessed it with has tremendous potential for a thriving agro processing industry. Our Island has the fertile soil, appropriate weather conditions and suitable topography for the cultivation of a wide spectrum of natural raw materials which can be channeled directly into a boisterous agro processing industry. It is however necessary for every group of individuals to realize our potential for this sector in paving our way to food security and economic growth.

Firstly, local manufacturers need to appreciate and take pride in their products to ensure the provision of a consistently quality product. Realizing the need to supply a quality product to the local market increases the business' chances of being recognized beyond our national borders.

Secondly, local consumers need to be more patriotic and supportive of what is ours. We should realize that "Dominica" is Our Brand. Therefore, if we love our Nature Island, we should be proactive in providing the necessary support and patronage to our local agro processors.

Thirdly, support needs to also come from the Government. Trinidad and Tobago, a well known Caribbean Island that is actively involved in manufacturing and agro processing, benefit immensely from a suite of government incentives directed at reducing costs and the hurdled of doing business. The Dominica Manufacturers Association past president, Mr. Severin McKenzie pointed out in a Sun Newspaper article that concessions, such as the removal of Value Added Tax on imported raw materials and packaging materials, in addition to the concession currently provided on import duties, would alleviate the high cost of production suffered by local manufacturers; agro processors included.

The benefits that Dominica can realize through a greater focus on our agro processors are numerous. Namely, we will increase our chances of realizing food security. Food security is defined by the Food and Agriculture Organization as "a situation that exists when all people, at all time, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life." A more vibrant agro processing sector will also contribute to economic growth due to the reduced imports that would be realized by utilizing locally produced substitutes for regularly imported products. Our exports will also increase with the enlarged production capacity of the businesses, resulting in an increased Gross Domestic Product. The unemployment rate would also reduce as a result of the increase in local agro processing businesses which will also lower crime rates.

Dominica is each and every one of us responsibility and we can all play our part in its development. The agro processing industry is clearly a viable path to realizing food security and economic growth. Therefore, whether we are agro processors, consumers or the government, we have roles to play in the development of such a promising industry.



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Agro-processing: A Sustainable livelihood

3



By: Mr. Cletus Joseph
Executive Director of NDFD

Agro processing can be defined as the set of techno-economic activities, which is applied to products, originating from agricultural activity; plant farm, livestock farm, aqua culture, horticulture, or other. The main aims of this activity is for conservation, improving handling and to add value to make them usable as food for human consumption, feed for animals, fertilizer for plants, fiber, fuel or industrial raw materials. In many instances, agro processing transforms fresh produce into a form which preserves, and prolongs the shelf life. It is a process which usually involves two (2) or more of the following:

- Cutting • Milling/Grinding • Fermenting
- Blending • Pickling • Dehydration

Agro processing sector has experienced expansion over time, and on many occasions start with a small, handful of facilities mainly operating at domestic/cottage level. It indicates that the entrepreneur or small business initiator is using the mental faculty to utilize what is available to be creative and innovative. The overall potential of agro processing is tremendous, and can contribute significantly to economic development. It can reduce wastage, enhance food security, improve livelihoods for low-income people and empower women and other marginalized groups. This can certainly be achieved if some further Research and Development is undertaken, resulting in improvements in the product quality in terms of taste and/or presentation. Hence, it is imperative that this process continues throughout the life cycle of the product with a view to continuously improve with the intention to exceed market expectations. Importantly, agro-processing can be regarded as the link whereby raw agricultural products are converted into products with increased shelf life.

Sustainability of the Agri-Business model

A key question one may ask is how can the agro-processing industry be sustainable? Business sustainability is often defined as managing the triple bottom line which is a process by which companies manage their financial, social and environmental risks, obligations and opportunities. These three impacts are sometimes referred to as profits, people and planet, (usually in that order). This approach however, is designed from an accounting perspective and does not fully capture the time element that is inherent within business sustainability. A more robust definition is that business sustainability represents resiliency over time – businesses that can survive shocks because they are intimately connected to healthy economic, social and environmental systems. These businesses create economic value and contribute to healthy ecosystems and strong communities (Financial Times).

This approach needs to recognize the industry from a business standpoint, and not just as a means of sustenance, but rather with a vision towards development of an enterprise. Then, one can apply the World Council for Economic Development (WCED's) definition for sustainable development which is "to meet the needs of the present without compromising the ability of future generations to meet their own needs." Business sustainability therefore requires firms to adhere to the principles of sustainable development. So, for development to be sustainable, it must address important issues at the macro level, such as: economic efficiency (innovation, prosperity, and productivity), social equity (poverty, community, health and wellness, human rights) and environmental accountability (climate change, land use, biodiversity).

Our Dominican Context and the Vision

Agro processing projects at our local level aim to increase income and access to food for the poor, by establishing small-scale, appropriate and sustainable processing businesses that are flexible, require little capital investment and can be carried out in the home without the need for sophisticated or expensive equipment. This has been demonstrated by various cottage industries such as coconut oil, pepper sauces, jams and jellies, castor oil, essential oils, soaps, cocoa and coffee powders, etc. The challenge here is to incorporate the greater vision to develop fully fledged enterprises which operate along sustainable lines as described above which will redound to the listed benefits.

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There are many different opportunities for processing agricultural products. Here are a few clients from the NDFD who have sought to contribute to this industry.



Mrs. Mona Thomas, sole proprietor of Mon's Exotic Drinks is involved in the processing/producing of locally made punches and liquors in the community of Paix-Bouche – a community located on the northern part of the Island. Aside from the regular punches, the client also produces hibiscus, breadfruit, tamarind, golden apple, coffee, plantain, yam and soursop flavors. The hibiscus flavor as stated by the proprietor has been proven to increase potency in men. Twenty six (26) years ago when the Village Council of that community held an exhibition to showcase locally made punches, Mrs. Thomas grasped the opportunity to start exploring non-common flavors and today Mon's Exotics is a testimony of a simple experiment. At present client works alone and she is encouraging her daughter to take up the mantle in expanding the business to include export.

One of her "aha" moments was when a man from England tasted the breadfruit drink and compared it to a European drink. Mrs. Thomas is very grateful to the NDFD for the financial assistance provided to expand her business. She's encouraging Dominicans to support local since it's a healthier practice and advised agro-processors that they should never give up.



Mr. Linvor Ambo, proprietor of Alorzee Business Ventures, is involved in the processing of cocoa beans into an instant cocoa powder mix. The business is housed in a small structure located in Salisbury – a farming community located on the western part of the Island. The product comes in two flavors – lightly sweetened and unsweetened and targets anyone and everyone who has a taste for cocoa tea. As a young man, Mr. Ambo always aspired to become an entrepreneur and since cocoa was readily available from his grandfather's farm, he decided to take advantage of that opportunity. He currently employs two individuals on a part-timely basis in addition to himself and is involved in export on a small scale.

Upon introduction of the product to the market, the response from consumers was quite surprising yet comforting. The NDFD through its loan financing product as well as through business support assisted Mr. Ambo in realizing his dreams in becoming an entrepreneur. He intends to introduce additional flavors to the product, acquire a proper infrastructure and seeks to export on a larger scale. He advised that agro-processing can be truly successful since everyone must eat and once you produce a product that is in demand, then there must be a market for your business.



Mr. Augustus Adrien Bannis is a farmer and agro-processor who owns and manages Bannis Farm Products in Castle Bruce – a community located on the Eastern part of the Island. The business involves the production of plantain, banana and breadfruit chips as well as the manufacturing of locally made soaps from the inputs of Moringa, Glouricida and Noni. As a young boy, growing up in a rural community, Mr. Bannis always aspired to make use of the number of bananas and plantains which he thought was not being used to their full capacity. Later on, while attending an overseas conference, he was introduced to a foreigner who encouraged him to commence an agro-processing business and at the same time presented him with a sealer. Bannis Farm Products currently employs four (4) individuals and the products can be seen on the shelves of many local supermarkets and grocery shops as well as consumers in two Caribbean Countries. Interestingly, Mr. Bannis has never taken a loan for his agro-processing business; however, he has acquired funds from the NDFD to rehabilitate his farm of which 70% of the raw materials are derived from. He intends to expand his business to incorporate the production of pepper jellies, sweet potato and dasheen chips and mosquito repellants and seeks to explore the French Territories. Mr. Bannis' advice to aspiring agro-processors is to never give up on your dreams as agro-processing helps in food security, contribute towards a healthy life style and of course there is a steady income.



BUSINESS SUPPORT SERVICES

Collaborating in the development and strengthening of a framework of business support/assistance and related effective support to small business enterprise and other business stakeholders in Dominica.

✓ ACCOUNTING

Financial Statements, Annual Income Statements, BUS/Cash Flow Statements, Quick Books Data Entry

✓ MARKETING

Advertising Opportunity, Facebook Page Creation, Development of Marketing Plan & Documents

✓ TECHNICAL ASSISTANCE

Business Plans & Review, Development Advice, Record Keeping Book,
Business Forms: Business Name Registration, Dominica Social Security, VAT & Income Tax



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Each and every day the National Development Foundation of Dominica continues to thrive and display good business principles by continuing to sponsor and create new avenues so that society can benefit. For the period January to June 2016, NDFD has made the following contribution in all fields as it relates to Education, Youth Development and many more.

- UWI donation for country conference
- Lecture at the Dominica Grammar School to 3rd formers for their future career
- Information provided at the Windsor Park stadium to DYBT Entrepreneurs
- Donation to Grand Bay Primary School towards graduation
- Graduation prize giving ceremony for the Castle Bruce Secondary School
- Contribution to Bense Primary School for graduation prize giving ceremony
- Sponsoring of plaque to PCSS for graduation ceremony
- Sponsor of projector to the National Co-operative Credit Union
- Sponsor use of Conference Room to Organizers of 1st annual Bouyon Monarch



Photo courtesy: Go Entertain

The Loans Department

The National Development Foundation of Dominica Continues to provide loans to its existing and potential small businesses:

New loan products are:

- **National Bank of Dominica/NDFD Fund**
Loans provided at an interest rate of 8% reducing per annum.
- **Professional Loan Package**
Expert professional such as Lawyers, Contractors, Accountants and Medical Practitioners can receive financial access up to \$20,000.00 at an interest rate of 9% reducing balance.

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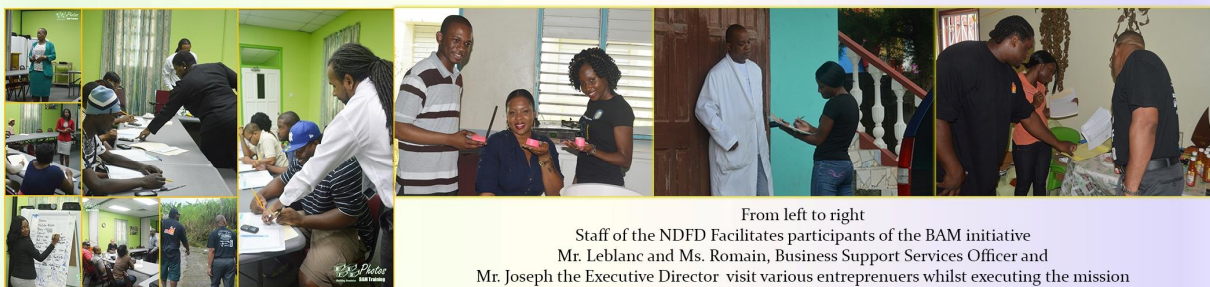


Training Department with the Business Support Department

The National Development Foundation of Dominica Ltd (NDFD) engaged in a Service Contract with the Government of the Commonwealth of Dominica through the National Authorizing Office for the European Development Fund to implement a Capacity Building Project for Dominica Manufacturers Association- Agro Processors.

The overall objective of the Project was to continue to provide support along the value chain by equipping Agro- Processors around the country with necessary knowledge, skills and tools in the areas of Customer Service, Financial Education, Marketing and Record Keeping. With improved capacity the Agro- Processors will be better able to realize sustainability of their enterprises and thereby improving their export readiness abilities and competencies.

The Capacity Building Project was funded under the Banana Accompanying Measures (BAM) and was implemented during the period of February 24th to March 17th 2016. The sessions were held at the NDFD Conference Room, Roseau Dominica.



From left to right
Staff of the NDFD facilitates participants of the BAM initiative
Mr. Leblanc and Ms. Romain, Business Support Services Officer and
Mr. Joseph the Executive Director visit various entrepreneurs whilst executing the mission

The information disseminated was well received by all the Agro- Processors who attended. They were very grateful that they were identified to participate in and attend these capacity building sessions. They were looking forward to working with all the necessary stakeholders to continue to receive business advisory and financial support to assist in entering the Export Market. Other in house training done included:

- Customer Service
- Supervisory Leadership
- Office Management



From left to right
Mrs. Thomas H.R Officer for NDFD conducting training in Customer Service
Mr. Brandon Defoe of BRAZ INC facilitates training in Office Management
Mr. Brendan Defoe also a mentor at DYBT trains individuals in Supervisory Leadership

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Ms. Cuffy of the Business Support Department has been an exceptional employee who expresses great customer service and continues to uphold the policies and values of the NDFD, both in and out of the office!

Hip Hip, Hooray Ms. Cuffy.



Ms. Consula Cuffy



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